

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In the matter of: : Chapter 13
: Case No. 11-51618
Quincella Maeder :
: Judge: C. Kathryn Preston
Debtor :

MOTION TO MODIFY A CONFIRMED CHAPTER 13 PLAN

Now comes the debtor herein, Quincella Maeder, by and through counsel, and hereby moves this Court for an Order modifying her Chapter 13 plan by increasing her plan payments from \$1,300.00 to \$1,700.00 per month, effective September 1, 2015. The dividend to unsecured creditors shall remain at one (1) percent. No unsecured creditor will be adversely affected.

The plan will complete in approximately 9 months which is 60 months from confirmation.

The reasons for the modification are more specifically outlined in the memorandum that follows. Copies of debtor's Amended Schedules I and J are attached and hereby incorporated by reference.

The original plan was confirmed on May 18, 2011 and provided for a dividend of 1% to unsecured creditors. No other post-confirmation modifications have occurred.

Respectfully submitted,

/s/ Robert D. Bergman

Robert D. Bergman OH Supr Crt No. 0001475
Attorney for Debtor(s)
3099 Sullivant Avenue
Columbus, Ohio 43204
Phone: (614) 279-8276
Fax: (614) 308-0613
bankruptcy@byattorneys.com

MEMORANDUM IN SUPPORT

Debtor's current plan is projected to run 64 months from confirmation. This modification would adjust Debtor's income and expenses to allow the plan to complete within 60 months.

The plan will still complete within approximately (60) months.

/s/ Robert D. Bergman

Robert D. Bergman OH Supr Crt No. 0001475
Attorney for Debtor(s)

**NOTICE OF RIGHT TO RESPOND
WITHIN TWENTY-ONE (21) DAYS**

Movant has filed papers with the Court to grant the approval of the attached Motion to Modify a Confirmed Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult with one.

If you do not want the Court to grant the relief sought in the attached Motion, or if you want the Court to consider your views on the Motion, then or before **twenty-one (21) days from the date set forth in the attached certificate of service for the Motion to Modify a Confirmed Chapter 13 Plan**, you must file with the court a response explaining your position by mailing your response by regular U.S. Mail to: Clerk of Courts, United States Bankruptcy Court, 170 N. High Street, Columbus, OH 43215, OR your attorney must file a response using the court's ECF System.

The court must **receive** your response on or before the date above.

You must also send a copy of your response either by 1) the court's ECF system, or by 2) regular U.S. Mail to:

U.S. Trustee
United States Bankruptcy Court
170 N High Street, Suite 200
Columbus, OH 43215

Frank M. Pees
Chapter 13 Trustee
130 E. Wilson Bridge Rd., Ste 200
Worthington, OH 43085

Robert D. Bergman
3099 Sullivant Avenue
Columbus, OH 43204

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Motion to Modify a Confirmed Chapter 13 Plan and may enter an Order granting that relief.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Motion to Modify a Confirmed Chapter 13 Plan and Notice of Right to Respond was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF system at the e-mail address registered with the Court today, 28th day of August, 2015.

Respectfully submitted,

/s/ Robert D. Bergman

Robert D. Bergman OH Supr Crt No. 0001475
Attorney for Debtor(s)
3099 Sullivant Avenue
Columbus, Ohio 43204
Phone: (614) 279-8276
Fax: (614) 308-0613
bankruptcy@byattorneys.com

Parties Served Electronically:

Elizabeth Alphin loubknotices@mapother-atty.com
Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov
Mary L Bendycki maryb@byattorneys.com,
marybendycki@yahoo.com;brook@byattorneys.com;bankruptcy@byattorneys.com
Robert D Bergman bankruptcy@byattorneys.com, byattorneys@gmail.com
Kerri Nunley Bruckner sohbk@lsrlaw.com
LeAnn E Covey bknotice@johndclunk.com
Brian M Gianangeli bgianangeli@mifsudlaw.com
Frank M Pees trustee@ch13.org

Parties Served Via U.S. Mail:

Educational Credit Management Corporation
PO Box 75906
St Paul, MN 55175

National Capital Management, LLC
8245 Tournament Drive
Suite 230
Memphis, TN 38125

PRA Receivables Management, LLC
PO Box 41067
Norfolk, VA 23541

All parties listed on attached creditor matrix

Fill in this information to identify your case:

Debtor 1	<u>Quincella Maeder</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF OHIO</u>
Case number (If known)	<u>2:11-bk-51618</u>

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- Employed
 Not employed

Debtor 2 or non-filing spouse

- Employed
 Not employed

Occupation

Staff Specialist II

Retired

Employer's name

State of Ohio

Employer's address

30 E. Broad Street
Columbus, OH 43215

How long employed there?

22 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>4,298.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>4,298.00</u>	\$ <u>0.00</u>

Debtor 1 Quincella Maeder

Case number (if known) 2:11-bk-51618

Copy line 4 here	For Debtor 1	For Debtor 2 or non-filing spouse
4. <u>4,298.00</u>	<u>4,298.00</u>	<u>0.00</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>546.00</u>	\$ <u>0.00</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e. \$ <u>284.00</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: <u>Retirement (OPERS)</u>	5h.+ \$ <u>198.00</u>	+ \$ <u>0.00</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>1,028.00</u>	\$ <u>0.00</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>3,270.00</u>	\$ <u>0.00</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>0.00</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>0.00</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>0.00</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>475.00</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>0.00</u>
8h. Other monthly income. Specify:	8h.+ \$ <u>0.00</u>	+ \$ <u>0.00</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>0.00</u>	\$ <u>475.00</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3,270.00</u>	+ \$ <u>475.00</u> = \$ <u>3,745.00</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <u>3,745.00</u>	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <u>Debtor will be discontinuing her Deferred Compensation which is not yet reflected in her pay advices.</u>		

Fill in this information to identify your case:

Debtor 1	Quincella Maeder
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO
Case number (If known)	2:11-bk-51618

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **0.00**

Your expenses

- If not included in line 4:
- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	112.00
4c. \$	0.00
4d. \$	0.00
5. \$	0.00

Debtor 1 Quincella Maeder

Case number (if known) 2:11-bk-51618

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>200.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>50.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: <u>Cable & Internet/ phone cell phone</u>	6d. \$ <u>172.00</u> \$ <u>175.00</u>
7. Food and housekeeping supplies	7. \$ <u>408.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>60.00</u>
10. Personal care products and services	10. \$ <u>0.00</u>
11. Medical and dental expenses	11. \$ <u>100.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>335.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>20.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>171.00</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Real Estate Taxes</u>	16. \$ <u>150.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify:	17c. \$ <u>0.00</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6l).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: <u>parking fees</u>	21. +\$ <u>92.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	\$ <u>2,045.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>3,745.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>2,045.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	\$ <u>1,700.00</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	
Explain:	

**United States Bankruptcy Court
Southern District of Ohio**In re Quincella Maeder

Debtor(s)

Case No. 2:11-bk-51618
Chapter 13**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 28, 2015Signature /s/ Quincella Maeder
Quincella Maeder
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Case 2:11-bk-51618 Doc 57 Filed 08/28/15 Entered 08/28/15 13:23:45 Desc Main Document Page 11 of 13

Label Matrix for Local Noticing Caliber Home Loans, Inc Educational Credit Management Corporation
0648-2 13801 Wireless Way PO Box 75906
Case 2:11-bk-51618 Oklahoma City, OK 73134-2500 St Paul, MN 55175
Southern District of Ohio Columbus
Wed Aug 26 12:20:51 EDT 2015
National Capital Management, LLC PRA Receivables Management, LLC Am Cred& Col
8245 Tournament Drive PO Box 41067 921 Oak St
Suite 230 Norfolk, VA 23541-1067 Scranton, PA 18508-1235
Memphis, TN 38125-1741

Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 43215-2417

Beneficial Ohio, Inc.
c/o HSBC Consumer Lending Mort. Services
636 Grand Regency Blvd.
Brandon, FL 33510-3942

Beneficial/hfc
Po Box 3425
Buffalo, NY 14240-3425

(p) CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Capital One Bank USA NA
American InfoSource LP
PO Box 71083
Charlotte NC 282721083

CardWorks
c/o Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

CashNetUSA.com
200 W. Jackson Blvd., 14th Floor
Chicago, IL 60606-6929

Cashwise
4775 E. Broad
Columbus, OH 43213-3828

Central Ohio Pathology Assoc.
PO Box 951427
Cleveland, OH 44193-0016

Chase Bank
3415 Vision Drive, OH4-7164
Columbus, OH 43219-6009

Chexsystems
7805 Hudson Road
Woodbury, MN 55125-1703

Citifinancial
300 Saint Paul Pl
Baltimore, MD 21202-2120

Citifinancial
358 S. Hamilton Rd.
Columbus, OH 43230-3311

City of Columbus Income Tax Division
50 W. Gay St.
4th Floor
Columbus, OH 43215-9037

Credit Management
4200 International Parkway
Carrollton, TX 75007-1912

EOS CCA
700 Longwater Drive
Norwell, MA 02061-1624

Educational Credit Management Corporation
P.O. Box 16408
St. Paul, MN 55116-0408

(p) CHOICE RECOVERY INC
1550 OLD HENDERSON ROAD
STE 100
COLUMBUS OH 43220-3662

Firstsource Financial Solutions, LLC
1232 W State Rd 2
Riverside
La Porte, IN 46350-5469

Franklin County Treasure
Edward Leonard
373 South High St., 17th floor
Columbus, OH 43215-6306

Franklin County Treasurer
Edward Leonard
373 S High St 17th Fl
Columbus OH 43215-6306

HSBC Consumer Lending Mortgage Services
PO Box 21188
Eagan MN 55121-0188

HSBC Consumer MTG
332 South Michigan Ave., Ste 600
Chicago, IL 60604-4318

Home Shopping Network
PO Box 530993
Atlanta, GA 30353-0993

LSF9 Master Participation Trust
Caliber Home Loans, Inc.
13801 Wireless Way
Oklahoma City, OK 73134-2500

Law Office of Mitchell N. Kay, P.C.
Huntington Bank
7 Penn Plaza, Suite 1500
New York, NY 10001-3922

Mt Carmel Health
Corporate Service Center
Customer Service Center
Customer Service 2nd Floor
6150 E Broad St
Columbus OH 43213-1574

Ohio Dental Group
5180 E. Main St.
Columbus, OH 43213-2436

Ohio Department of Taxation
Bankruptcy Division
P.O. Box 530
Columbus, OH 43216-0530

Ohio Department of Taxation
Compliance Division
PO Box 1090
Columbus, OH 43216-1090

Ohio Dept of Taxation Compliances Div
P.O Box 182402
Columbus, OH 43218-2402

Ohio State Department of Taxation
30 E. Broad Street
Columbus, OH 43215-3414

Ohio State Dept. of Taxation
150 E. Gay St.
21st Floor
Columbus, OH 43215-3191

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

RAB Inc
P O Box 34111
Memphis, TN 38184-0111

Revenue Recovery/Collection Enforcement
For Ohio Attorney General Richard Cordray
150 East Gay St., 21st floor
Columbus, OH 43215-3191

Rhett A. Plank
2500 Corporate Exchange Dr., Suite 150A
Columbus, OH 43231-7665

Robert Maeder
3403 Compton Dr
Columbus, OH 43219-3322

Sallie Mae
Po Box 9500
Wilkes-barre, PA 18773-9500

Sallie Mae Inc. on behalf of GLHEC
2401 International Lane
Madison, WI 53704-3121

Sallie Mae Inc. on behalf of USA FUNDS
Attn: Bankruptcy Litigation Unit E3149
P.O. Box 9430
Wilkes-Barre, PA 18773-9430

Santander (HSBC)
8585 N Stemmons Fwy Ste
Dallas, TX 75247-3836

Santander Consumer USA
PO Box 660633
Dallas, TX 75266-0633

Santander Consumer USA Inc
8585 N Stemmons Fwy
Suite 1100-N
Dallas TX 75247-3822

Slmecf/glhec
2401 International Ln
Madison, WI 53704-3121

Star Bank/GLHEC
P. O. Box 7860
Madison, WI 53707-7860

The Ohio Bell Telephone Company
% AT&T Services Inc.
Attorney: James Grudus, Esq.
One AT&T Way, Room 3A218
Bedminster, NJ 07921-2693

USCB Corporation
P.O. Box 75
Archbald, PA 18403-0075

Unique National Collec
119 E Maple St
Jeffersonville, IN 47130-3439

United Collect Bur Inc
5620 Southwyck Blvd Ste
Toledo, OH 43614-1501

United Credit Recovery, LLC
PO Box 953245
Lake Mary, FL 32795-3245

eCAST Settlement Corporation assignee of
CitiFinancial Inc
POB 29262
New York NY 10087-9262

Frank M Pees
130 East Wilson Bridge Road
Suite 200
Worthington, OH 43085-2391

Quincella Maeder
3403 Compton Dr.
Columbus, OH 43219-3322

Robert D Bergman
3099 Sullivant Ave
Columbus, OH 43204-1897

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Cap One
Po Box 85520
Richmond, VA 23285

Ffcc-columbus Inc
1550 Old Henderson Rd St
Columbus, OH 43220

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk VA 23541

(d) Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) HSBC Consumer Lending Mortgage Services, I

(u) Ohio Department of Taxation

(u) Santander Consumer USA, Inc

(d) National Capital Management, LLC.
8245 Tournament Drive
Suite 230
Memphis, TN 38125-1741

End of Label Matrix		
Mailable recipients	66	
Bypassed recipients	4	
Total	70	